

UNITED STATES BANKRUPTCY COURTSOUTHERN DISTRICT OF MISSISSIPPI
JACKSON DIVISION

In re: NAKESHIA MICHELLE RADER

Case No.: 22-00157- JAW

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Torri Parker Martin, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/26/2022.
- 2) The plan was confirmed on 04/01/2022.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 06/04/2025.
- 6) Number of months from filing or conversion to last payment: 39.
- 7) Number of months case was pending: 41.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 20,765.00.
- 10) Amount of unsecured claims discharged without full payment: .00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor:	\$13,972.33
Less amount refunded to debtor:	\$.00

NET RECEIPTS:	\$13,972.33
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Expenses of Administration:

Attorney's Fees Paid Through The Plan:	\$2,445.85
Court Costs:	\$.00
Trustee Expenses and Compensation:	\$1,110.98
Other:	\$.00

TOTAL EXPENSES OF ADMINISTRATION:	\$3,556.83
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Attorney fees paid and disclosed by debtor:	\$.00
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Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
NAVIENT	Unsecured	5,188.00	NA	NA	.00	.00
NAVIENT	Unsecured	3,836.00	NA	NA	.00	.00
NAVIENT	Unsecured	3,173.00	NA	NA	.00	.00
NAVIENT	Unsecured	2,759.00	NA	NA	.00	.00
NAVIENT	Unsecured	2,119.00	NA	NA	.00	.00
ADVANCE AMERICA	Unsecured	3,193.17	NA	NA	.00	.00
ADVANCE AMERICA	Unsecured	249.60	NA	NA	.00	.00
ADVANCE RECOVERY SYST	Unsecured	11,234.00	NA	NA	.00	.00
ADVANCE RECOVERY SYST	Unsecured	565.00	NA	NA	.00	.00
ADVANCE RECOVERY SYST	Unsecured	544.00	NA	NA	.00	.00
ADVANCE RECOVERY SYST	Unsecured	316.00	NA	NA	.00	.00
ADVANCE RECOVERY SYST	Unsecured	135.00	NA	NA	.00	.00
ADVANCE RECOVERY SYST	Unsecured	132.00	NA	NA	.00	.00
ADVANCE RECOVERY SYST	Unsecured	106.00	NA	NA	.00	.00
ADVANCE RECOVERY SYST	Unsecured	102.00	NA	NA	.00	.00

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ADVANCE RECOVERY SYST	Unsecured	93.00	NA	NA	.00	.00
ADVANCE RECOVERY SYST	Unsecured	90.00	NA	NA	.00	.00
ADVANCE RECOVERY SYST	Unsecured	84.00	NA	NA	.00	.00
ADVANCE RECOVERY SYST	Unsecured	59.00	NA	NA	.00	.00
ADVANCE RECOVERY SYST	Unsecured	2.00	NA	NA	.00	.00
ADVANCE RECOVERY SYST	Unsecured	84.00	NA	NA	.00	.00
AFNI	Unsecured	389.00	NA	NA	.00	.00
AIDVANTAGE ON BEHALF OF	Unsecured	7,161.00	24,239.12	24,239.12	.00	.00
AT&T	Unsecured	NA	NA	NA	.00	.00
COMMODORE APARTMENTS	Unsecured	725.00	NA	NA	.00	.00
CREDIT ONE BANK	Unsecured	NA	NA	NA	.00	.00
DEPARTMENT OF TREASURY	Priority	2,109.70	14.12	38.58	38.58	.00
DEPARTMENT OF TREASURY	Unsecured	NA	.00	.00	.00	.00
ENTERGY MISSISSIPPI	Unsecured	NA	414.42	414.42	.00	.00
FIRST PREMIER BANK	Unsecured	444.00	NA	NA	.00	.00
GLOBAL LENDING SERVICES, LLC	Secured	19,118.00	19,368.84	19,368.84	7,334.20	2,637.81
INDIGO	Unsecured	NA	NA	NA	.00	.00
INTERNAL REVENUE SER	Unsecured	NA	NA	NA	.00	.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	1,115.00	1,115.06	1,115.06	.00	.00
JORA CREDIT OF MISSISS	Unsecured	475.00	NA	NA	.00	.00
LENDLY	Unsecured	709.00	NA	NA	.00	.00
LOAN MASTER	Unsecured	480.74	NA	NA	.00	.00
MERIT HEALTH RANKIN	Unsecured	NA	NA	NA	.00	.00
MERIT HEALTH RANKIN	Unsecured	NA	NA	NA	.00	.00
MERIT HEALTH RANKIN	Unsecured	NA	NA	NA	.00	.00
MERIT HEALTH RANKIN	Unsecured	NA	NA	NA	.00	.00
MERIT HEALTH WOMEN'S	Unsecured	NA	NA	NA	.00	.00
MIDLAND CREDIT MANAGEMENT, INC	Unsecured	675.00	675.70	675.70	.00	.00
MS DEPT OF REVENUE	Priority	354.00	2,838.17	1,513.09	404.91	.00
MS DEPT OF REVENUE	Unsecured	NA	1,325.08	1,325.08	.00	.00
MS TITLE LOAN	Unsecured	240.84	NA	NA	.00	.00
NATIONAL CREDIT ADJUSTERS LLC	Unsecured	585.00	585.28	585.28	.00	.00
PARAGON REVENUE GROUP	Unsecured	6,577.00	NA	NA	.00	.00
PARAGON REVENUE GROUP	Unsecured	460.00	NA	NA	.00	.00
PARAGON REVENUE GROUP	Unsecured	312.00	NA	NA	.00	.00
PARAGON REVENUE GROUP	Unsecured	257.00	NA	NA	.00	.00
PARAGON REVENUE GROUP	Unsecured	57.00	NA	NA	.00	.00
REGIONS BANK	Unsecured	115.00	NA	NA	.00	.00
SCOLOPAX	Unsecured	NA	270.00	270.00	.00	.00
SCOLOPAX	Unsecured	NA	270.00	270.00	.00	.00
SMITH ROUCHON & ASSOC	Unsecured	570.00	NA	NA	.00	.00
SMITH ROUCHON & ASSOC	Unsecured	535.00	NA	NA	.00	.00

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SPEEDY/RAPID CASH	Unsecured	676.00	812.71	812.71	.00	.00
SPRING OAKS CAPITAL	Unsecured	676.15	676.15	676.15	.00	.00
SURGE	Unsecured	NA	NA	NA	.00	.00
THOMAS CARL ROLLINS, JR.	Secured	NA	NA	NA	.00	.00
TITLE CASH OF MS, INC./ LOANMASTER	Unsecured	487.80	487.80	487.80	.00	.00
US ATTORNEY GENERAL	Unsecured	NA	NA	NA	.00	.00
VERIZON	Unsecured	NA	144.03	144.03	.00	.00
WORLD FINANCE CORPORATION	Unsecured	417.00	NA	NA	.00	.00
<u>Summary of Disbursements to Creditors:</u>				<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:						
Mortgage Ongoing:				.00	.00	.00
Mortgage Arrearage:				.00	.00	.00
Debt Secured by Vehicle:				19,368.84	7,334.20	2,637.81
All Other Secured:				.00	.00	.00
TOTAL SECURED:				19,368.84	7,334.20	2,637.81
Priority Unsecured Payments:						
Domestic Support Arrearage:				.00	.00	.00
Domestic Support Ongoing:				.00	.00	.00
All Other Priority:				1,551.67	443.49	.00
TOTAL PRIORITY:				1,551.67	443.49	.00
GENERAL UNSECURED PAYMENTS:				31,015.35	.00	.00
Disbursements:						
Expenses of Administration:				\$3,556.83		
Disbursements to Creditors:				\$10,415.50		
TOTAL DISBURSEMENTS:						\$13,972.33

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 06/05/2025By: /s/Torri Parker Martin

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.